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	Filing Date		2001-06-28
	First Named Inventor	William C. Kitchen	
	Art Unit	3696	
	Examiner Name	Clement B. Graham	
Attorney Docket Number		23952-0037	

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	4	3949364		1976-04-06	Clark et al.	
	5	4270042		1981-05-26	Case	
	6	4321672		1982-05-23	Braun et al.	
	7	4642767		1987-02-10	Lerner	
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9	4791561		1988-12-13	Huber	
10	4926325		1990-05-15	Benton et al.	
11	4929818		1990-05-29	Bradbury et al.	
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15	5093787		1992-03-03	Simmons	
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20	5504677		1996-04-02	Pollin	
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1	"Banks, Credit Unions Join in Utilities to Expand Bill Payment Plan." Press Release. Omaha World-Herald (Sunrise Edition), August 30, 1989.	<input type="checkbox"/>
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3	"Official Routing Number Registrar -- Routing Number Policy." Formulated jointly by the American Bankers Association and the Federal Reserve System, 1976, pp. 1-22.	<input type="checkbox"/>
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11	FRANCIS, G. JAY et al. Excerpts from "Chapter 6: The Payment Function - Routing Symbol and Transit Number." Principles of Banking, p. 109, American Bankers Association, 1998.	<input type="checkbox"/>

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12	GULLO, KAREN "Reistad Continues Quest for the 'Checkless Society,' Series: 8." American Banker, July 16, 1991, vol 156, issue 135.	<input type="checkbox"/>
13	HOWARD, BILL. "The Best of 1989." PC Magazine, January 16, 1990.	<input type="checkbox"/>
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17	PASCHAL, JAN. "New Edition of Rand McNally Bankers Directory Available." Journal Record, February 11, 1987, Oklahoma City. Extracted on Internet from <a href="http://proquest.umi.com">http://proquest.umi.com</a> .	<input type="checkbox"/>
18	SHIPLEY, CHRIS. "CheckFree's Payment System." PC Computing, August 1, 1991.	<input type="checkbox"/>
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21	Declaration by Mark Johnson.	<input type="checkbox"/>
22	TRIPP, JULIE. "How to Lend Uncle Sam Your Money." The Oregonian, October 28, 1990, p. B1, Portland, OR. Extracted on Internet from <a href="http://proquest.umi.com">http://proquest.umi.com</a> .	<input type="checkbox"/>

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23	TYSON, DAVID O. "Princeton Telecom Addresses Problems of On-Line Bill Payment," American Banker, August 1989, vol 154, no 154	<input type="checkbox"/>
24	WHITE, et al. "4-in-1 Accounting: The Basics from Real-World," PC Magazine, October 1, 1985, pp 167-168, vol 4, no. 20. Extracted on Internet from Dialog file 47, Accession #02746427.	<input type="checkbox"/>
25	Non-Final Office Action mailed 12/17/2008 for related US Patent Application No. 09/820,805 (filed 3/30/2001), which is continuation of US Patent Application No. 09/034,561 (filed 3/3/1998).	<input type="checkbox"/>
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